

01-20-04

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
15790.2

In Re Application Of: **W. Bradley Wilkes, et al.**

Serial No.
10/697,374

Filing Date
October 30, 2003

Examiner
Unassigned

Group Art Unit
Unknown

Title: **ELECTRONIC FINANCIAL TRANSACTIONS WITH PORTABLE MERCHANT ACCOUNTS**



Address to:

**Assistant Commissioner for Patents
Washington, D.C. 20231**

37 CFR 1.97(b)

1. ☒ The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

37 CFR 1.97(c)

2. ☐ The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:
- ☐ the statement specified in 37 CFR 1.97(e);
- OR**
- ☐ the fee set forth in 37 CFR 1.17(p).

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ELECTRONIC FINANCIAL TRANSACTIONS WITH PORTABLE MERCHANT ACCOUNTS

Payment of Fee

(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

- ☐ A check in the amount of _____ is attached.
- ☒ The Assistant Commissioner is hereby authorized to charge and credit Deposit Account No. 23-3178 as described below. A duplicate copy of this sheet is enclosed.
- ☐ Charge the amount of _____
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- ☒ Charge any additional fee required.

Certificate of Transmission by Facsimile*

I certify that this document and authorization to charge deposit account is being facsimile transmitted to the United States Patent and Trademark Office (F

(Date)

Signature

Typed or Printed Name of Person Signing Certificate

Certificate of Mailing by First Class Mail

I certify that this document and fee is being deposited with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Signature of Person Mailing Correspondence

Typed or Printed Name of Person Mailing Certificate

*This certificate may only be used if paying by deposit account.

R. Burns Israel

Signature

Dated: January 16, 2004

R. Burns Israel

CC:



PATENT APPLICATION
Docket: 15790.2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of)	
	W. Bradley Wilkes, et al.)	
Serial No.:	10/697,374)	Art Unit
Filed:	October 30, 2003)	
For:	ELECTRONIC FINANCIAL TRANSACTIONS WITH PORTABLE MERCHANT ACCOUNTS)	
Examiner:	Unassigned)	

EXPRESS MAILING LABEL EV 328471317 US


CERTIFICATE OF MAILING BY "EXPRESS MAIL"

I hereby certify that the following documents are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. § 1.10 on the date indicated below in an envelope addressed to Box: Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Dated this 16 day of January 2004.

- Transmittal for Information Disclosure Statement (2 pg.)
- Information Disclosure Statement (2 pgs.)
- Form PTO-1449 (3 pgs.)
- Postcard

Respectfully submitted,


Kimberly Kendrick
Paralegal to R. Burns Israelsen



PATENT APPLICATION

Docket No: 15790.2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of

W. Bradley Wilkes, et al.

Serial No.: 10/697,374

Art Unit

Confirmation No. Unknown

Filed: October 30, 2003

For: ELECTRONIC FINANCIAL TRANSACTIONS
WITH PORTABLE MERCHANT ACCOUNTS

Examiner: Unassigned

INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.97

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Please find, pursuant to 37 C.F.R. § 1.98(a)(1), the enclosed Form PTO-1449 which contains a list of all patents, publications, or other items that have come to the attention of one or more of the individuals designated in 37 C.F.R. § 1.56(c). While no representation is made that any of these references may be "prior art" within the meaning of that term under 35 U.S.C. §§ 102 or 103, the enclosed list of references is disclosed so as to fully comply with the duty of disclosure set forth in 37 C.F.R. § 1.56.

Moreover, while no representation is made that a specific search of office files or patent office records has been conducted or that no better art exists, the undersigned attorney of record

believes that the enclosed art is the closest to the claimed invention (taken in its entirety) of which the undersigned is presently aware, and no art which is closer to the claimed invention (taken in its entirety) has been knowingly withheld.

Applicants also hereby notify the Examiner of the existence of the following related pending U.S. patent applications. This notice is not an admission that the claims of the present application and the claims of the following related pending patent applications are substantially similar or that the following applications represent prior art with respect to the present application.

<u>Serial Number</u>	<u>Filing Date</u>	<u>Inventor(s)</u>
10/358,751	February 5, 2003	Wilkes
10/660,147	September 10, 2003	Wilkes, et al.

DATED this 16 day of January, 2004.

Respectfully submitted,



R. BURNS ISRAELSEN
Attorney for Applicant
Registration No. 42,685
Customer No. 022913

RBI: kk

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Form PTO-1449

Sheet 1 of 3

Applicant: W. Bradley Wilkes, et al.

Serial No.: 10/697,374

Att'y Docket No.: 15790.2

Filing Date: October 30, 2003

For: ELECTRONIC FINANCIAL TRANSACTIONS WITH PORTABLE
MERCHANT ACCOUNTS



INFORMATION DISCLOSURE CITATIONS MADE BY APPLICANT

U.S. Patent Documents

<u>Examiner Initial*</u>	<u>Patent Number</u>	<u>Issue/Publication Date</u>	<u>Name</u>	<u>Filing Date</u>
_____ A1.	6,169,974	01/02/01	Baumgartner, et al.	10/08/98
_____ A2.	6,226,624	05/01/01	Watson, et al.	03/25/99
_____ A3.	6,490,568	12/03/02	O'Mara, et al.	12/29/99
_____ A4.	6,529,880	03/04/03	McKeen, et al.	12/01/99
_____ A5.	US2002/0010640	01/24/02	Dutta, et al.	04/12/01
_____ A6.	US2002/0181710	12/05/02	Adam, et al.	07/12/02
_____ A7.	US2003/0191945	10/09/03	Keech	04/25/02
_____ A8.	US2003/0235184	12/25/03	Dorenbosch, et al.	06/20/02

Foreign Patent Documents

<u>Examiner Initial*</u>	<u>Document Number</u>	<u>Publ. Date</u>	<u>Country or Patent Office</u>	<u>Sub Class</u>	<u>Class</u>	<u>Trans- lation</u>
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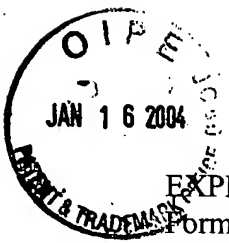
NONE

Other Documents

Examiner:

Date Considered:

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



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Form PTO-1449

Sheet 2 of 3

Applicant: W. Bradley Wilkes, et al.

Serial No.: 10/697,374

Att'y Docket No.: 15790.2

Filing Date: October 30, 2003

For: ELECTRONIC FINANCIAL TRANSACTIONS WITH PORTABLE
MERCHANT ACCOUNTS

(including author (if listed), title, relevant pages, date of publication including at least month and year).

Examiner

Initial*

NONE

References Cited by Applicants

While the filing of Information Disclosure Statements is voluntary, the procedure is governed by the guidelines of Section 609 of the Manual of Patent Examining Procedure and 37 C.F.R. §§ 1.97 and 1.98. To be considered a proper Information Disclosure Statement, Form PTO-1449 shall be accompanied by a copy of each listed patent or publication or other item of information and a translation of the pertinent portions of foreign documents (if an existing translation is readily available to the applicant), an explanation of relevance of each reference not in the English language, and should be submitted in a timely manner as set out in MPEP Sec. 609.

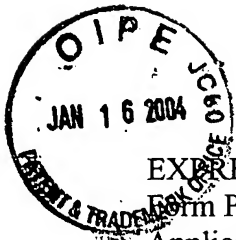
Examiners will consider all citations submitted in conformance with 37 C.F.R. § 1.98 and MPEP Sec. 609 and place their initials adjacent the citations in the spaces provided on this form. Examiners will also initial citations not in conformance with the guidelines which may have been considered. A reference may be considered by the Examiner for any reason whether or not the citation is in full conformance with the guidelines. A line will be drawn through a citation if it is not in conformance with the guidelines AND has not been considered. A copy of the submitted form, as reviewed by the Examiner, will be returned to the applicant with the next communication. The original of the form will be entered into the application file.

Each citation initialed by the Examiner will be printed on the issued patent in the same manner as references cited by the Examiner on Form PTO-892.

Examiner:

Date Considered:

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Form PTO-1449

Sheet 3 of 3

Applicant: W. Bradley Wilkes, et al.

Serial No.: 10/697,374

Att'y Docket No.: 15790.2

Filing Date: October 30, 2003

For: ELECTRONIC FINANCIAL TRANSACTIONS WITH PORTABLE
MERCHANT ACCOUNTS

The reference designations "A1," "A2," etc. (referring to Applicant's reference 1, Applicant's reference 2, etc.) will be used by the Examiner in the same manner as Examiner's reference designations "A," "B," "C," etc. on Office Action Form PTO-1142.

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Examiner:

Date Considered:

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.